

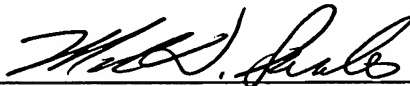
REMARKS

Publication of the application with the amendments herein is respectfully requested.

Should any fees be due as a result of the filing of this response, the Commissioner is hereby authorized to charge the Deposit Account No. 18-0988. Any overpayment can be credited to Deposit Account No. 18-0988.

Respectfully submitted,

RENNER, OTTO, BOISSELLE & SKLAR, LLP



Mark D. Saralino
Reg. No. 34,243

DATE: July 16, 2004

The Keith Building
1621 Euclid Avenue
Nineteenth Floor
Cleveland, Ohio 44115
(216) 621-1113

Z:\SEC182\MDS\ABACP110us\Prelim_amendment.wpd